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ABSTRACT

The financial need to work, coupled with the need for further educational skills to obtain well-paying positions has ignited a dual conflict for women. A study was conducted to investigate the economic status of adult women attending a two-year college, and to determine if there were significant differences between single, married, and divorced/separated females. A sample of 50 full-time women students attending a small urban two-year college was randomly selected for the study. A three-page questionnaire was used to gather descriptive information about the students and their family background; the current economic status of the women; the relationship between economic support and the students' ability to continue their education; and the students' economic expectations with educational training. Study findings included the following: (1) 39% of the students had grants and 29% had loans; (2) 67% were working; (3) 71% were mothers, and 23% were household heads; (4) 46% had personal incomes under $5,000; (5) 93% reported that they would be unable to continue their education if financial assistance were eliminated; and (6) 96% said they would seek employment immediately after graduation, and 44% said they expected to earn between $10,000 and $15,000 after completing their education. (LAL)

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THE ECONOMIC STATUS OF WOMEN PURSUING EDUCATION AT A TWO-YEAR COLLEGE

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ABSTRACT

Women are beginning to experience economic pressures as a result of entering a job market where the inflation and unemployment rates are still soaring. With the present condition of the economy, women's pursuits and achievements appear to be declining. The level of economic mobility is still low, and the wage-gap between men and women has remained low or constant for the last three decades.

Nevertheless, women need to work for financial survival, so they become locked in low-paying jobs. Decent wages require adequate training; yet, the majority of women cannot afford to leave their jobs to acquire additional training for high-paying positions. The financial need to work, coupled with the need for further educational skills, has ignited a dual conflict for women.

This study investigated the economic status of fifty women at a two-year college. Data results revealed 39 percent have grants and 29 percent have loans. Moreover, 67 percent work, while 71 percent are mothers. Thirty-four percent have personal incomes under $5,000, which was not a significant difference, $X^2(6) = 13.66$, $p > .05$.

Without financial and institutional support, the college woman may have to wrk longer at lower-paying jobs while taking fewer courses.

INTRODUCTION

The participation rate for women in the labor force has accelerated within the last ten years. By 1980 women had made great strides as they made a transition from home life to career life. In fact, this era marked the greatest participation of women in the labor force (52 percent) than at any other time in this century. Two decades ago, women represented only 39.3 percent (1965) of the total labor force, and in 1975 they represented 46.3 (U. S. Bureau of Census, 1981). Currently, that percentage is still increasing. Last year the percentage rate was 2 percent higher than it was at the beginning of this decade (Bureau of Labor Statistics, 1984).

These high participation rates inferred that women's lives were taking on new meanings. Lifestyles and career goals changed as nontraditional roles became more apparent. As women became able to move into traditional male-dominated fields, such jobs as craft, professional, and technical jobs were held by women. Moreover, more women were accepted in law, medical,and engineering schools; while a few other working women were promoted to managerial positions.

The struggles for jobs and upward mobility appeared to show positive results for women, and their pursuits and achievements seemed evident until the state of the economy began reflecting only marginal economical gains

by women. Despite the phenomenal growth in the labor force over the years, job and salary mobility levels remained relatively low or constant.

In examining the gains that women have made in male-dominated fields, there are comparative differences between the 70's and 80's. For example, there were more women lawyers in 1983 (15.3%) than in 1973 (5.8%); women physicians increased by 3.6 percent, and women engineers showed an increase of 4.5 percent within a 10-year span. More women (14%) also moved into managerial positions during this time (U.S. News & World Report, 1984). Yet, the wage earnings did not accompany promotional job attainments. For example, statistical figures showed that in 1970 and 1981, the average salary of women was 59 percent of the average man's salary. Even the median income for female college graduates reflected little or no change. In 1982 the median income between men and women with four years of college was wider (62%) than in 1972 (59%) (Bureau of Census, 1983). According to the U.S. News & World Report (1984), this wage gap between men and women has remained constant for the last three decades. In other words, the marginal differences are hardly visible as the economic profile of women begins to show signs of deterioration. Today there are approximately 49.8 million working women, but their economic status is extremely low in comparison to this high participation rate (Bureau of Labor Statistics, 1984).

At a time when women have found a place in the job market, soaring inflation and unemployment rates are still much a part of the 80's. At a time when the national economy is dressed with an escalated deficit, the detrimental impact on women becomes more profound. Rather than an

era of prolific opportunities for upward economic mobility, it is an era that can possibly threaten the economic status of women. The slow economic recovery, which is retarding women's ability to "catch up" financially, brings with it a startling realization that no financial roots or stability exist. There is only a ripple effect that is too acute for the average working woman.

Finances have become vitally important for many women. Therefore, work has been linked to acquiring that economic growth. Women's original concept of work has undergone many social and economical changes. Working is no longer a self-renewal tool for the bored housewife. For most women, working is no longer an option; work has become a necessity. Even the woman who desires to stay home has been forced to seek employment for economic reasons. Two-thirds of the 47 million women in the labor force in 1983 had to work to support themselves and families (Mahoney, 1983). Currently, over 15 percent of family households are headed by females with one or more children under the age of 18, and over 20 percent of the family households are headed by married women with absent husbands (Bureau of Census, 1983-84). Society has forced single female parents to assume full responsibilities as financial providers for their families. Thus, women are finding they are not immune from economic pressures. They not only need work, but high-paying salary jobs as well.

Moving from kitchen to career hasn't been easy. Studies by O'Toole (1981) and Rytina (1982) have concluded that women have not had upward job and salary mobility. A large majority of women are still hired for stereotyped female positions such as clerical, secretarial, and typist.

Women find themselves locked into low-level positions, which make it extremely difficult to climb up in the organization. It becomes more frustrating to them when they lack adequate skills or need additional skills, but they can't afford the expense of additional educational training. On the other hand, they know decent wages require adquate preparation and training. Therefore, women are turning to education as a possible solution to combat increasing financial problems.

At the beginning of this decade, college enrollments were still rising despite high tuition costs. Community colleges and part-time students accounted for much of the growth. The majority of the part-time students were women. Magarell (1981) reported that fall enrollment set a new record in 1981. Approximately 12.3 million people were attending postsecondary institutions. Two-year college enrollments showed a 3.2 percent. Figures also showed that more women than men were enrolled at both four-year and two-year institutions. Women were making up approximately 50.7 percent of the total college enrollment. Although some fall enrollments have slightly decreased; overall, an increasing enrollment trend has persisted throughout the 80's, especially at two-year colleges.

Since economic pressures have stimulated women to pursue postsecondary education as a means to obtain and maintain a job, it is understandable why adult college women are considered to be the fastest growing segment in the student population (Reehling, 1980). The Bureau of Census (1983) reported that between 1972 and 1982 the percentage of women attending college increased significantly (60.8%) with part-time enrollments increasing at a rate of four times greater than that of full-time enrollments (65.6%).

Yet, despite women's primary reasons for educational pursuits and attainments, the question is whether or not women can financially afford to continue their education? With drastic federal educational cuts still being proposed, more students are encountering difficulties. During the 1982-83 academic school year, the American Council on Education reported that two-thirds of college costs were absorbed by the students themselves. In other words, 64 percent of the students depended on themselves for educational expenses. Most student aid was derived from loans which accounted for approximately 48 percent during the 1983-84 school year. To further complicate matters, the Department of Education projects that grants will be reduced more in the upcoming years, and eventually such funding programs as NDSL and SEOG will be eliminated completely (Higher Education and National Affairs, 1984).

Such devastating policy changes could possibly alter the economic course for women. Most women cannot afford to leave their jobs to become full-time students. Therefore, they do not qualify for grants. It is especially more difficult for the female single working parents, because they can't get well-paying jobs to support themselves while students. Futhermore, if the woman has a spouse, she doesn't qualify for grants or loans because of two incomes. Loans are not accessible, because they are an additional financial burden, or the signle woman is considered a poor risk.

Whether or not women need the financial support system for educational survival is a grave concern. In a study conducted by Hooper and March (1980), it was found that a third major problem among college female single parents was finances. Some of the reasons found were their need to work as the

breadwinner; to acquire or improve skills needed for employment, and to acquire high-paying jobs. Rather than resort to remarriage, the women sought education. As a result, they became exclusively employment-orientated, yet, frustrated. The financial problem was compounded with high emotional costs. The authors of the study pointed out the following:

> "Many female single parent students who enter the university to solve financial problems find that the financial and emotional cost of student life is too great to be borne, even in the short run. Generally, these women cannot get loans because they are considered poor risks: they cannot win scholarships because no matter what their academic abilities, they cannot find enough time to study. In addition, most of these women are part-time students, which limits their eligibility for loans and scholarships. Jobs are difficult to locate because of the conflict with class hours. Child care problems are enormous ...." (pp. 142-143)

It is evident that college enrollment for women has taken place sporadically over the last two decades. If more women than men are entering college, why are fewer degrees still awarded to women? In 1980, 49 percent of the bachelor and master degrees were awarded to women. However, only 30 percent earned doctoral degrees, and 33 percent received professional degrees such as dentistry, law, medicine, etc. Except for professional degrees, these figures reflect very little degree changes from the 70's. For 1981-82, the increase showed no more than a 2 percent change with all degrees for women (The Chronicle, 1981, 1984). Are women willing to attain educational goals without financial assistance? More importantly, can degree women expect future financial gains to be commensurate with educational levels of attainments?

Reehling's (1980) longitudinal study surveyed and interviewed women attending a community college. She found that the majority of the females failed to accomplish their planned educational level. The results revealed 44.7 percent of the women did not obtain the associate degree;

63.5 percent failed with the bachelor's degree, and 85.7 percent did not accomplish the master's degree. Overall, 54.4 percent of the females did not accomplish their educational goals. Thus, the study concluded the retention rate was far better than completion of educational goals.

Similarly, Holahan, Green, and Kelley (1983) conducted a longitudinal study investigating the correlation of sex to ultimate graduation of transfer students. The study found no significant difference between male and female students who entered college upon high school graduation. Conversely, significant differences were found between upperclassmen male and female students graduating. Out of those students who transferred in as juniors, 60 percent of the males graduated, whereas 54 percent of the females graduated. With senior transfers, males accounted for 61 percent and females represented 56 percent. The study indicated the rate of attrition for females was proportionally greater than that of male transfer students due to lack of financial resources.

On the other hand, Hooper and Marca's (1980) study showed how some women were able to complete their education. To solve the financial and educational conflict, these women risked borrowing money from various sources, selecting an inexpensive lifestyle, pooling their resources with other female students, and granting fathers a temporary custody of their children. Yet, these alternative plans and efforts did not solve all the conflicts. It was still difficult for the women to support themselves, their family, and educational needs. Hames and Haller's (1983) study examined some of the consequences of part-time jobs for college students. These findings pointed out that students with part-time jobs were able to

balance academic, nonacademic, and employment. Part-time employment had no adverse effect on academic performance, primarily because students were willing to make necessary adjustments to stay in school. Of course, the study did not examine differential consequences between males and females.

The dual conflict between electing to stay on the job for low-paying wages, or to pursue postsecondary education for a higher-paying position should not appear to be a difficult decision to make. Yet, with current outlooks for the future job market, do college women expect to acquire the desired job and salary upon graduation? Reports indicate the job market for college graduates appears bleak for the 1980's, according to Margarell (The Chronicle, 1983). Also in this report, Russell W. Rumberger's study of the job market for college graduates from 1960 to 1990 asserts that future job opportunities will be scarce. He contends:

> '"Employment growth will not produce widespread opportunities in high-level, high-technology fields, contrary to popular belief.... An increasing number of graduates will be forced to accept jobs incommensurate with their level of training.'"

Mr. Rumberger goes on to assert that most female college graduates had clerical jobs by 1980. His postulation is the declining opportunities are declining previous gains made by women. Rumberger contends that female college graduates were worse off in 1980 than in 1960. Such jobs as secretarial, cashier, janitors, nurses' aides, etc. will be more available than other high-status positions. In fact, a recent report from the American Council on Education (1984) has shown that lifetime earnings based on educational attainment is better for male high school graduates than for female college graduates. Male high school graduates can expect an income

23 percent higher than female college graduates. The implication being that it will become even more difficult for women to close the wide job- and wage-gap that presently exists. Therefore, how can the adult college woman survive economically while pursuing postsecondary education?

PURPOSE OF STUDY:

The primary purpose of this study was to investigate the economic status of adult college women attending a two-year institution. The secondary purpose was to determine if there were significant economic differences between single, married, and divorced/separated females.

The study addressed six important research questions:

1. What is the economic status of the female students attending the college?
2. Is there a significant difference between economic status and marital status of the female students?
3. Do these women need the financial support system for education survival?
4. Are the females willing to attain their educational goals without financial assistance?
5. How can the adult college women possibly continue their education without financial aid?
6. What type of economic goals do the females expect with their educational training?

The null hypothesis stated no significant economic differences between the marital status of females attending the college. The significant level was set at .01.

DATA METHOD AND SOURCE:

Data were collected from a small urban two-year college. Fifty adult females attending the institution were randomly selected for the study. The data were collected at the beginning of Fall Quarter, 1983. All the sample women were considered full-time students. In addition, the sample included both beginning and continuing students at the college. A large percentage of the school's enrollment consist of females (68%).

Fifty-nine percent of the women were the first in their families to attend a college. Most of the women were single (54%), and between the ages of twenty and twenty-five (45%). Only 3 percent of the sample was over 35 years old; while 18 percent represented divorced/separated women.

A three-page closed questionnaire was designed and used to assess: (1) descriptive information about the students and family background; (2) current economic status of the females; (3) economic support and ability to continue and complete educational attainments, and (4) economic expectations with educational training. The survey consisted of twenty-four questions.

DATA ANALYSES AND RESULTS:

Data results revealed that a majority of the college women have at least one dependent child with two to four household members. Twenty-three percent reported themselves as household heads; while 29 percent have fathers as heads; 25 percent have spouses and 19 percent have mothers as heads. Family income is extremely low. Thirty-four percent of the female families have incomes under $5,000; while 32 percent reported family incomes over $15,000. When women were asked about their employment and personal income, the financial/economic status showed that 67 percent are

employed with 52 percent having a personal income between $5,000-$10,000. Forty-six percent have an income under $5,000. Only one student reported an income between $10,000-$15,000, while no students had an income over $15,000.

Chi-square measurements were used to test for no significant economic differences between the groups. The level of measurement was set at the .01 level. Significant differences were found with household heads, $X^2(10) = 64.94$, $p < .001$; family income, $X^2(6) = 21.50$, $p < .01$, and employment status, $X^2(2) = 26.62$, $p < .001$. What partially contributed to these differences was that a majority of the divorced/separated females (17%) were heads of households. Another contributing factor was single females who live at home with parents having an income over $15,000. (See Table I.) However, women's personal income did not differ significantly, $X^2(6) = 13.66$, $p > .05$.

As Table II shows, the majority of the college women are receiving some type of financial aid, namely the Pell Grant (39%) and student loan (29%). Only 5 percent of the females receive aid from parents. A large percentage (93%) reported they would be unable to continue their education if financial assistance were eliminated. There was no significant difference between groups, $X^2(2) = 6.91$, $p > .05$. Yet, as Table III also shows, the females were asked to check other possible financial sources for completing their education; 72 percent said they would depend on work as the primary source to pay educational expenses. This response was consistent between all groups. Only 10 percent would depend on parental help. No significant difference was found between the groups, $X^2(6) = 12.79$, $p > .05$.

TABLE I

Economic Differences Between the Adult College Women

	Household Heads		Employed		Personal Income[a] $5,000-10,000		Family Income over $15,000	
Marital Status	N	%	N	%	N	%	N	%
Single	2	18	19	56	20	84	10	63
Married	1	9	8	23	2	8	5	31
Divorced/Separated	8	73	7	21	2	8	1	6
TOTAL	11	100	34	100	24	100	16	100

[a] No significant difference between groups, $X^2(6) = 13.66$, $p > .05$.

TABLE II

How the Adult College Women Finance Education

	Pell Grant		Student Loan		Work Study		Social Security		Parents		Other	
Marital Status	N	%	N	%	N	%	N	%	N	%	N	%
Single	17	53	11	46	6	50	0	0	4	100	6	60
Married	10	31	8	33	3	25	0	0	0	0	2	20
Divorced/ Separated	5	16	5	21	3	25	0	0	0	0	2	20
TOTAL	32	100	24	100	12	100	0	0	4	100	10	100

TABLE III

Alternatives For Financing Education Without Student Aid

	Total Number	Percent of All Women	Single College Women	Married College Women	Divorced/Separated College Women
Source	N	%	%	%	%
Self-Help (Working)	44	72.0	69	65	100
Parents	6	10.0	11	12	0
Relative (Sis./Bro.	1	2.0	3	0	0
Other (Spouse,Loan)	10	16.0	17	23	0

Other findings from the study revealed that the majority of the adult college women (44%) tend to be practical about economic expectations after graduation. They expect salaries to range between $10,000-$15,000. A salary between $15,000-$20,000 is expected by 30 percent, and 26 percent expect a salary between $20,000-$25,000. None of the females could see themselves acquiring a salary position over $25,000. In addition, 96 percent of the females will have to seek immediate employment after college completion. However, only 4 percent of the respondents have jobs waiting for them when they graduate.

There were also other significant findings that resulted from the study. The adult college women are not only pursuing postsecondary education for economic reasons, but for personal reasons as well. Although 26 percent of the females want to secure a more satisfying job with high pay, 24 percent are interested in self-renewal and elevation of their self-esteem, and success for themselves. Other reasons for pursuing the educational goals were for employment opportunities (22%); knowledge/interest or for the degree (16%); needed skills or job (10%), and family needs (2%). However, the reasons varied between the groups. For example, the single group tended to be concerned about future employment opportunities (73%). They also tended to be more interested in the knowledge and degree attainments (88%) than the other two groups. A larger percentage of single women were also more concerned about acquiring a good job with good pay (46%). Comparatively, the married group of women tended to also emphasize better job and economic wage security (31%); whereas, the divorced/separated group were more interested in their personal and family

needs. That is, this group wanted to improve themselves for family reasons. Personal needs included a self-renewal attitude and high self-esteem status (42%). Overall, each of the groups were pursuing the education for future economic reasons (26%).

DISCUSSION AND CONCLUSIONS:

Literature findings continue to predict continuous barriers to economical and occupational growth for women. It is more difficult for the female to successfully move up the economic ladder than up the social ladder. Therefore, as the woman's role continues to broaden, there is a more vital need for her to succeed economically than socially.

Today's woman isn't looking for work primarily for glamorous reasons. She needs the income to fulfill her financial responsibilities to her family, self, and society. She and her family must survive in an inflated economic society. Today's woman is no longer content to be clustered into leftover service jobs that men reject because of the low-paying status. Moreover, today's woman needs financial survival skills that will foster economic independence and power. This type of economic strength cannot be derived from low-paying jobs. As a result, today's woman is seeking more educational training than ever before.

This study examined the economic stability of adult college women at a two-year postsecondary institution. Several implications and conclusions were drawn from the study. There is a need for the female students to work even as a full-time student. This infers that the adult college woman has basically three roles: mother, student, and worker. She is trying to achieve educational goals with a poverty-level income. These factors can possibly produce a dual conflict between finances and education.

The education and skills are needed for high-paying positions that will facilitate financial support for their families. On the other hand, the college woman may not be able to attend classes regularly, study, or complete her education. Thus, the female who has to work to stay in school, or who has to go to school for additional training may find herself in a precarious situation.

With more student aid reductions being proposed, women will find it extremely hard financially to survive the educational process. The divorced/separated college women at the college have less income than the single and married women. As heads of their household, they have fewer alternatives for securing funds. Resources are more limited for them than for single and married women, and as a result, they're more dependent on financial assistance.

Having to support a family and meet educational needs does infer that the females at the college are self-motivated and confident that the education will bring satisfactory results and financial rewards. All lthe groups of women appear to be independent, because they prefer to work to provide for their needs. In examining the various reasons for the educational pursuits, the marital status implies different needs for different roles. Satisfying personal and family needs are just as important as the employment needs. Therefore, there is a need for institutional support for the women to continue and complete the planned goals. Although the high aspirations appear to be present, the attainments need to be reinforced by the counselor, as well as the institution. Without the financial and institutional support systems, the college woman may have to work longer at lower-paying jobs while taking fewer courses. Consequently,

she eventually may become a dropout.

In summary, counseling and career sessions should be structured to encourage and motivate women to complete their education. Job placements should be directed also toward the qualified women who need the support and opportunities for high-paying positions. The study also infers that the adult college women need more guidance with selecting occupational levels that are commensurate with salary levels.

This study suggests that the following types of research are needed:

1. Follow-up studies to access the number of adult college women who do continue and complete their program, as well as the length of time it takes for completion.
2. An intensive investigation of why females fail to complete their education at the postsecondary level.
3. A 5-year study of job and salary mobility levels of the females after graduation.
4. Comparative studies of the economic survival of women attending two-year and four-year institutions.

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